

Date

Dear Valued Client,

As your life changes, your financial needs change as well. Maybe you're a new homeowner, you're starting a family, perhaps your kids are starting college, or maybe you are heading quickly toward retirement. Are you prepared for these foreseeable life changes?

I would like to introduce you to several solutions from Americo Financial Life and Annuity Insurance Company that may be right for any stage of your life.

Owning Your Home:

You probably already have property insurance, but do you have mortgage life insurance protection that may help pay your mortgage and other expenses upon your death? What would happen if you are involuntarily unemployed, diagnosed with a qualifying critical illness, or become totally disabled? You can have peace of mind with mortgage protection from Americo.

Caring for Your Family:

What if one of the major breadwinners in the household was to die? Would the family be forced to move? How would you pay for the mortgage and every day expenses? We can discuss life insurance options that are best suited for your family.

Heading into Retirement:

Are you worried about outliving your savings when you retire? Who will pay for your nursing home or hospital expenses as you age? Discover how you can never can never outlive your income with certain annuity products.

Leaving a Legacy:

Will your family be able to pay for your funeral? How can you make sure your heirs get the most of their inheritance? Find out how you can protect the amount of your legacy with Americo's wealth transfer products.

Supplementing your Medicare Coverage:

Do you have Medicare Part A and Part B? Are you concerned with being able to afford your medical costs for normal healthcare? Americo's Medicare Supplement insurance policies may help provide the coverage Original Medicare doesn't.

Help protect yourself and your family today. Contact me and we can discuss all the options available to you through Americo. We can find a product that best suits your needs at all of life's stages.

Sincerely,

Agent Name

Agent Phone

Agent email address

P.S. Americo has you covered at every stage of your life. If you think you already have coverage, it may be time to look at all of your options to find out if you are adequately prepared.

Americo is authorized to do business in the District of Columbia and all states except NY and VT. Americo Medicare Supplement (Policy Series 500) and all products and riders are underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO and may vary in accordance with state laws. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions. Neither Americo nor its Medicare Supplement insurance policy are connected with or endorsed by the US government or the federal Medicare program. [Agent Name] is an independent, authorized agent of Americo.

08-274-1 (02/16)©Americo

AMERICO